

Information to identify the case:		
<p>Debtor 1: Felucene Felicitas First Name _____ Middle Name _____ Last Name _____</p>		Social Security number or ITIN: xxx-xx-9406 EIN: _____
<p>Debtor 2: (Spouse, if filing) Liza Felicitas First Name _____ Middle Name _____ Last Name _____</p>		Social Security number or ITIN: xxx-xx-3603 EIN: _____
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 6/3/19
Case number: 19-21117-MBK		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Felucene Felicitas	Liza Felicitas
2. All other names used in the last 8 years		aka Liza Peterson
3. Address	97 Oregon Ave Waretown, NJ 08758-2436	97 Oregon Ave Waretown, NJ 08758-2436
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/4/19

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<p>July 11, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p>	<p>Filing deadline: 9/9/19</p>
<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	<p>Deadline for all creditors to file a proof of claim (except governmental units):</p>	<p>Filing deadline: 8/12/19</p>
	<p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadlines for filing proof of claim:</p>	<p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>
	<p>Deadline to object to exemptions:</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	
<p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		

In re:
Felucene Felicitas
Liza Felicitas
Debtors

Case No. 19-21117-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb Felucene Felicitas, Liza Felicitas, 97 Oregon Ave, Waretown, NJ 08758-2436
518280381 Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
518280383 Coastal Healthcare, 1659 Route 88 Ste 2B, Brick, NJ 08724-3011
518280386 Elite Construction Corporation, 49 Linden Ave, Mantua, NJ 08051-1526
518280388 +Gem Recovery System, Po Box 85, Emerson, NJ 07630-0085
518280387 Gem Recovery System, 1001 McBride Ave, Little Falls, NJ 07424-2534
518280389 Home Depot Credit Service, PO Box 9001010, Louisville, KY 40290-1010
518280390 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518280391 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518280394 +Lending Club, 595 Market St Ste 200, San Francisco, CA 94105-2803
518280399 MONOC Ambulance, 1001 McBride Ave, Little Falls, NJ 07424-2534
518280398 MONOC Ambulance, 4806 Megill Rd, Neptune City, NJ 07753-6926
518280395 Macy's, PO Box 78008, Phoenix, AZ 85062-8008
518280396 Mensching & Lucarini, PC, 1200 Hooper Ave, Toms River, NJ 08753-3594
518280397 Mohela/Dept of Education, 633 Spirit Dr, Chesterfield, MO 63005-1243
518280401 Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518280409 US Small Business Administration, 2 20th St N Ste 320, Birmingham, AL 35203-4002
518280410 Vital Recovery Services, Inc., PO Box 923747, Norcross, GA 30010-3747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: bkclient@straffilaw.com Jun 04 2019 23:44:22 Daniel E. Straffi,
Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755

tr E-mail/Text: bnc@russotrustee.com Jun 04 2019 23:46:06 Albert Russo,
Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2019 23:45:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Jun 04 2019 23:45:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518280377 EDI: GMACFS.COM Jun 05 2019 03:08:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
518280378 EDI: GMACFS.COM Jun 05 2019 03:08:00 Ally Bank, PO Box 380903,
Minneapolis, MN 55438-0903

518280379 EDI: AMEREXPR.COM Jun 05 2019 03:08:00 American Express, PO Box 1270,
Newark, NJ 07101-1270

518280380 E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 04 2019 23:45:40
Bayview Loan Servicing, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1837

518280382 EDI: CAPITALONE.COM Jun 05 2019 03:08:00 Capital One, PO Box 6492,
Carol Stream, IL 60197-6492

518280384 EDI: RCSFNBMARIN.COM Jun 05 2019 03:08:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872

518280385 EDI: DISCOVER.COM Jun 05 2019 03:08:00 Discover Bank, PO Box 71084,
Charlotte, NC 28272-1084

518280392 E-mail/Text: bncnotices@becket-lee.com Jun 04 2019 23:44:40 Kohl's, PO Box 3115,
Milwaukee, WI 53201-3115

518280393 E-mail/Text: bncnotices@becket-lee.com Jun 04 2019 23:44:40 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983

518280400 +EDI: AGFINANCE.COM Jun 05 2019 03:08:00 One Main Financial, 1350 Hooper Avenue,
Toms River, NJ 08753-2980

518280402 EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061

518280403 EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank/JCP, PO Box 960090,
Orlando, FL 32896-0090

518280404 EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank/Lowes, PO Box 530914,
Atlanta, GA 30353-0914

518280405 EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank/TJX Rewards, PO Box 530948,
Atlanta, GA 30353-0948

518280406 EDI: TDBANKNORTH.COM Jun 05 2019 03:08:00 TD Bank, NA, 32 Chestnut St,
Lewiston, ME 04240-7744

518280407 EDI: TFSR.COM Jun 05 2019 03:08:00 Toyota Financial Services, Attn: Bankruptcy Dept,
PO Box 8026, Cedar Rapids, IA 52408-8026

518280408 EDI: TFSR.COM Jun 05 2019 03:08:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004

518280411 EDI: WFFC.COM Jun 05 2019 03:08:00 Wells Fargo Bank, NA, PO Box 71118,

Charlotte, NC 28272-1118

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 40

Date Rcvd: Jun 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

NONE.

TOTAL: 0